PointWest CREDIT UNION

Checking/Savings Accounts

November 1, 2026 (rates subject to change)

Flex Checking

Card Type	Balance	Dividend*	APY*
Visa Debit Card Holder	$0 – $5,000	1.489%	1.50%
Visa Credit Card Holder	$0 – $15,000	2.959%	3.00%

VIVA Checking

VIVA Checking is designed to help you move forward when past credit challenges or a ChexSystems record have held you back. This account gives you a safe, affordable way to rebuild and thrive. VIVA Checking takes the guesswork out of banking—no hidden fees, no unnecessary extras, just the essentials you need to manage your money with confidence.

Savings Account ($5 minimum)

Balance	Dividend*	APY*
Greater than $0	0.03%	0.03%

Non-Profit Savings Account

Balance	Dividend*	APY*
$0-$100,000	1.243%	1.25%
$100,001	0.100%	0.10%

Money Market Account ($2,500 minimum)

Balance	Dividend*	APY*
$0 – $9,999	0.100%	0.10%
$10,000 – $24,999	0.200%	0.20%
$25,000 – $49,999	0.300%	0.30%
$50,000 – $99,999	0.399%	0.40%
$100,000	0.499%	0.50%

Flex Checking: *APY = Annual Percentage Yield. Dividend Rate/APY may change at any time. To earn stated Dividend Rate/APY, member must meet outlined requirements for the month to be eligible. Members may only qualify for one of the stated rates above each month. **Transactions for Point West credit/debit cards must post between 28th of prior month and 27th of current month to qualify. ***Visa credit card loan subject to credit approval. Contact Point West Credit Union for complete details at 503.546.5000.

Share Account (Savings) & Money Market: *APY = Annual Percentage Yield. Dividend Rate/APY may change at any time. Savings and Money Market Transfer Limitations – Up to six (6) transfers per calendar month, per suffix/account. The transfer limitation applies to preauthorized, automatic, overdraft, and telephone transfers (including Online Banking) to another account of yours or a third party. A preauthorized transfer includes any arrangement with Point West Credit Union to pay a third party from your account upon written or oral orders (such as your automobile insurance company or health club, including orders received through the Automated Clearing House (ACH)). There is no limit on the number of transactions you may make to another Point West Credit Union account or withdrawals (checks made directly to you) when such transfer or withdrawal is initiated in person, by mail or at an ATM. No monthly account fee if enrolled in paperless eStatements; otherwise fee is $2/month. Minimum of $5.00 deposited in order to earn stated APY.

Non-Profit Savings: *APY = Annual Percentage Yield. Dividend Rate/APY may change at any time. No monthly account fee if enrolled in paperless eStatements; otherwise fee is $2/month. For active, qualifying 501(c)(3) non-profit organizations only. Subject to verification. For complete account terms, rates and fees, contact the credit union at 503.546.5000.

Where Your Dreams Take Root

"Joining **Point West** was a **true turning point** in my financial life. Their team took the time to **guide me** through opening a savings account and securing a line of credit. With that, I paid off high-interest credit cards and finally **lifted years of financial stress**. Today, I feel **happier**, more **confident**, and **financially free**. Thanks to Point West for **making it possible**."

Jose S.
Member since 2025



PointWest CREDIT UNION

Certificates of Deposit

November 1, 2026 (rates subject to change)

Regular Share Certificate of Deposit

Term	Deposit	Dividend	APY*	Additional Deposit and rate bump?
3 months	$500 - 200K	0.698%	0.70%	No
12 months	$500 - 200K	3.687%	3.75%	No
24 months	$500 - 200K	2.472%	2.50%	No
36 months	$500 - 200K	2.570%	2.60%	Yes (once per certificate term)
48 months	$500 - 200K	2.325%	2.35%	Yes (once per certificate term)
60 months	$500 - 200K	2.472%	2.50%	Yes (once per certificate term)

Save to Win Certificate of Deposit

Win Prizes While Saving:
Each $25 deposit into your Save to Win certificate earns you an entry into monthly and quarterly drawings, giving you multiple chances to win cash prizes throughout the year.

Earn Interest and Build Savings:
Enjoy all the benefits of a certificate, including earning interest/dividends on your deposits, while increasing your chances to win.

Guaranteed Savings Growth:
Even if you don't win a prize, regular deposits into your Save to Win certificate ensure that you'll end the year with more money than you started with, making it a smart and rewarding way to save.

Term	Minimum Deposit	Dividend	APY*
12 months	$25	3.687%	3.75%

Not available to minors or business accounts

Regular Share Certificate of Deposit: *APY = Annual Percentage Yield. Terms and conditions apply. Penalties for early withdrawal will be assessed. Contact Point West at 503.546.5000 for complete details. 36, 48 and 60 month certificates allow one (1) additional deposit and one (1) rate bump during the certificate term. Bumped rate will only apply to dividends accrued on currently deposited funds through the remainder of the maturity term.

Save to Win Certificate of Deposit: *APY = Annual Percentage Yield. Dividend Rate/APY may change at any time. Participating members may deposit unlimited funds in a Qualifying Certificate Account, with an unlimited number of deposits, provided that prize entries and eligibility are limited as set forth in the Official Account and Prize Entry Rules. Eligible members age 18+ only. Not available to minors or business accounts. Contact Point West at 503.546.5000 for complete details.

People Helping People

"When I joined **Point West**, I had just started working for Multnomah County and struggled with conventional banks. Point West was **exactly what I needed**. Over the years, they've helped my wife and me with checking, savings, credit cards, car loans, and even **financial solutions during tough times**. After my wife passed, Point West **stood by me** and helped me **get back on track**. Today, I'm retired and proud to say I've been a member for **34 years—and counting**. Thank you, Point West, for being such **a big part of our lives**."

Scott S.
Member since 1991



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PointWest CREDIT UNION

Vehicle Loan Rates

November 1, 2026 (rates subject to change)

New Vehicle Loan (2023 and newer)

Term	APR (Fixed) As Low As*
24 months	4.99%
36 months	4.99%
48 months	4.99%
60 months	5.24%
72 months	5.49%
84 months	5.74%

Used Vehicle Loan (2018 – 2022)

Term	APR (Fixed) As Low As*
24 months	5.34%
36 months	5.34%
48 months	5.34%
60 months	5.59%
72 months	5.84%
84 months	6.09%

Older Used Vehicle (2014-2017)

Term	APR (Fixed) As Low As*
1-60 months	6.99%

Boat & RV Loan

Term	APR (Fixed) As Low As*
1-120 months	6.50% – 19.50%

Bicycle and eBike Loan

Term	Finance Up To	APR (Fixed)*
12 months	$5,000	5.74% – 8.49%

New, Used and Older Used Vehicles: *APR = Annual Percentage Rate. All rates and programs are subject to change at any time. Rates are based on your credit history and current credit report. Loan term may be based on amount financed, age of collateral and your credit score. All loans are subject to credit approval. For lowest rate, payments must be made via automatic payment. Rate is 0.25% APR higher for non-auto pay loan payments. Quoted rate applies only to directly funded loans. Contact Point West at 503.546.5000 or 888.468.5826 for the latest complete rates and terms.

Boat & RV: *APR = Annual Percentage Rate. All rates and programs are subject to change at any time. Rates are based on your credit history and current credit report. Loan term may be based on amount financed, age of collateral and your credit score. Longest term available for loans greater than $60,000. All loans are subject to credit approval. For lowest rate, payments must be made via automatic payment. Rate is 0.25% APR higher for non-auto pay loan payments. Quoted rate applies only to directly funded loans. Contact Point West at 503.546.5000 or 888.468.5826 for the latest complete rates and terms.

Bicycle and eBike: *APR = Annual Percentage Rate. All rates and programs are subject to change at any time. Rates are based on your credit history and current credit report. Loan term may be based on amount financed, age of collateral and your credit score. 24 month term available with a 0.5% increase in APR. All loans are subject to credit approval. For lowest rate, payments must be made via automatic payment. Rate is 0.25% APR higher for non-auto pay loan payments. Contact Point West at 503.546.5000 or 888.468.5826 for the latest complete rates and terms.

Changing Lives, One Member at a Time

"**Point West** helped me get my first car—something other banks never could. They offered a **low-interest loan**, far better than any other bank. Thank you from the bottom of my heart!"

Luis G.
Member since 2016



PointWest CREDIT UNION

Home Equity Loans

November 1, 2026 (rates subject to change)

Home Equity Loan (Fixed)

Loan to Value (LTV, with Autopay*)	Term	First Lien APR*†	Second Lien APR*†
70%	1 – 7 years	6.00%	6.50%
70%	8 – 15 years	6.25%	6.75%
80%	1 – 7 years	6.50%	7.00%
80%	8 – 15 years	6.75%	7.25%
90%	1 – 7 years	6.75%	7.25%
90%	8 – 15 years	7.25%	7.75%

Home Equity Line of Credit (Fixed)

Loan to Value (LTV, with Autopay*)	Term	First Lien APR*†	Second Lien APR*†
70%	2 year draw, 10 year repayment	6.00%	6.50%
80%	2 year draw, 10 year repayment	6.50%	7.00%
90%	2 year draw, 10 year repayment	7.25%	7.75%

Home Equity Line of Credit (Adjustable)

Loan to Value (LTV, with Autopay*)	Term	First Lien APR*†§	Second Lien APR*†§
70%	7 year draw, 15 year repayment	5.75%	6.25%
80%	7 year draw, 15 year repayment	6.25%	6.75%
90%	7 year draw, 15 year repayment	7.00%	7.50%



Say goodbye to closing costs!
We'll cover them for you on ALL of our Home Equity products!‡

* APR = Annual Percentage Rate. Rates are subject to change without notice. The advertised APR reflects a 0.25% discount for automatic payment (autopay). Without autopay, rates will be 0.25% higher. All loans are subject to credit approval. Rates are based on creditworthiness (including credit history and current credit report), loan amount, term, and collateral. Not all applicants will qualify for the lowest advertised APR.

† Lien Position & Rate Eligibility: Separate rates are shown for first lien and second lien positions. Actual lien position will be verified through title review. Rates may vary based on lien position, loan-to-value (LTV), and other underwriting factors. Final rate and loan terms are subject to credit approval.

‡ Closing Costs: Only available on Owner Occupied properties. Point West covers standard closing costs associated with this loan. If a full appraisal is required, Point West will cover up to $250 of the appraisal cost. Any appraisal costs exceeding $250 are the responsibility of the member. Closing cost coverage may vary based on loan requirements and is subject to underwriting and collateral review.

§ Adjustable Rate Information (Home Equity Line of Credit – Adjustable Only): The APR for adjustable-rate home equity lines of credit is based on the Prime Rate and may change monthly. Rate adjustments occur on the first day of the billing cycle following a change in the index. Maximum and minimum rate limits may apply.

Together, We Make It Possible

"**Point West Credit Union** partnered with the **Ways to Work** program to help me **secure my first auto loan** as a single mom—**a life-changing moment**. Having reliable transportation gave me **the confidence** to pursue a better-paying job, which opened the door to new opportunities. Eventually, I enrolled in the **IDA home buyers program** with a savings account from PWCU. In 2025, I proudly **purchased my first home**. Point West has been with me **every step of the way**, helping me **level up our life!**"

Melissa M.
Member since 2020



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PointWest CREDIT UNION

Credit Cards & Personal Loans

November 1, 2026 (rates subject to change)

Credit Cards

Credit Card Type	Purchase APR*	Cash Advance APR*	Annual Fee
Platinum VISA Credit Card	8.95%	8.95%	$0
Classic VISA Credit Card	14.99%	14.99%	$0
Fresh Start VISA Credit Card	17.90%	17.90%	$0
Share Secured VISA Credit Card	14.99%	14.99%	$0

Personal Loans

Term	APR (Variable)*
1-60 months	9.25% – 24.00%

Personal Line of Credit

APR (Variable)*
9.50% – 24.75%

Debt Consolidation Loan

Term	APR (Fixed)*
1 – 48 months	10.24%
49 – 60 months	10.74%

Share Secured Loan

Term	APR (Fixed)*
1 – 120 months	2.24%

Credit Cards: *APR = Annual Percentage Rate. All rates and programs are subject to change at any time. All loans are subject to credit approval.
Personal Loans: *APR = Annual Percentage Rate. All rates and programs are subject to change at any time. Rate changes the 1st day of the month after the Prime Rate index changes. Rates are based on your credit history and current credit report. Loan term may be based on amount financed, age of collateral and your credit score. Longest term available for loans greater than $15,000. All loans are subject to credit approval. For lowest rate, payments must be made via automatic payment and member must enroll in direct deposit. Rate is 0.25% APR higher for non-auto pay loan payments and 0.50% APR higher for members not enrolled in direct deposit.
Personal Line of Credit: *APR = Annual Percentage Rate. All rates and programs are subject to change at any time. Rate changes the 1st day of the month after the Prime Rate index changes. Rates are based on your credit history and current credit report. Loan term may be based on amount financed, age of collateral and your credit score. All loans are subject to credit approval. For lowest rate, payments must be made via automatic payment and member must enroll in direct deposit. Rate is 0.25% APR higher for non-auto pay loan payments and 0.50% APR higher for members not enrolled in direct deposit.
Debt Consolidation: *APR = Annual Percentage Rate. All rates and programs are subject to change at any time. Rates are based on your credit history and current credit report. Loan term may be based on amount financed, age of collateral and your credit score. All loans are subject to credit approval. Automatic payments are required for lowest rate.
Share Secured: *APR = Annual Percentage Rate. All rates and programs are subject to change at any time. All loans are subject to credit approval. Loan not eligible for rate discounts.

Your Journey Starts Here

"When I arrived in this country, I didn't know where to start. My brother **recommended Point West** because they had **bilingual staff** who explained everything in Spanish. They helped me **build credit** with personal and auto loans, **open savings accounts for my children**, and eventually save for my **dream of owning a home**. I'm so **grateful** to Point West for being **part of my financial journey**."

Norma M.
Member since 2004



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